

**CHEMICAL BANK**

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NEW YORK, NY 10011



Gifts galore, and all the trimmings—without straining your budget. How? With a ChemBank Christmas Club. By putting a little aside every week, you have a lot when you want it.

## Decide How Much You Want to Save

Figure out how much you'll need for Christmas or other end-of-the-year expenses. Included in this folder is a handy Christmas Checklist you can use as a guide. And don't forget to add in miscellaneous extras, like charity donations, Christmas parties, etc. (Then use the Checklist to see what you actually spend. Makes forecasting next year much easier).

Once you've estimated your expenses, pick the plan—totalling from \$50.00 to \$1000.00 plus interest—that fills the bill for you.

## Now...4½% Interest on Your Savings

New this year... ChemBank Christmas Club members whose accounts are paid up in full earn interest of 4½% at the end of the Club year. An extra sum that's extra handy at Christmas.

And here's a point to keep in mind: your interest is figured on a weekly average balance basis. So it pays to make your Club payments regularly each week.

## Take Your Pick of Two ChemBank Clubs

**ChemBank makes your deposits for you.** Set it up and forget it—until your check arrives. That's the beauty of ChemBank's new Easy-

Does-It Christmas Club. You never have to make a deposit because we do it for you.

You just tell us what to do: how much to set aside each week and how you want your Club money paid out (by check, or by crediting your checking account). ChemBank does the rest.

Every Friday, we transfer the amount you specify—any dollar amount from \$1.00 to \$20.00—from your checking account to your Christmas Club account. And, so you know we are doing our job, the transfers will appear on your monthly checking account statements (indicated by "CH").

What could be easier? Or more convenient? No need for weekly trips to the bank. No standing in lines. No back payments to make up. No loss of interest. No chance of forgetting. No willpower necessary.

Come October, your Christmas Club account is paid up in full. Easy-Does-It every time.

### Or you can save in person each week.

ChemBank's Weekly Coupon Christmas Club is still available to savers who prefer to make regular deposits at the bank and watch their progress week by week.

## Start Saving for Christmas Right Now

It's as easy as filling in one of the enclosed applications, either for the Easy-Does-It Club or the Weekly Coupon Club. Then, take or mail your application to your nearest ChemBank branch.

## Coupon Christmas Club Application

### WEEKLY COUPON CHRISTMAS CLUB APPLICATION

In signing this card, I agree to all the rules and regulations of Christmas Club Accounts maintained by the Bank as may be prescribed from time to time.

MR.  
MRS.  
MISS (please print)

STREET ADDRESS

CITY STATE ZIP

WEEKLY DEPOSIT

CHEMICAL CHECKING ACCOUNT NUMBER (if one is maintained)

SOCIAL SECURITY NUMBER

DATE SIGNATURE

FOR BANK USE ONLY: COUPON CLUB NUMBER



# EASY-DOES-IT CHRISTMAS CLUB APPLICATION

In signing this card, I agree to all the rules and regulations of Christmas Club Accounts maintained by the Bank as may be prescribed from time to time.

MR. \_\_\_\_\_  
 MRS. \_\_\_\_\_  
 MISS (please print) \_\_\_\_\_  
 STREET ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ PHONE \_\_\_\_\_  
 AMOUNT TO BE TRANSFERRED EACH WEEK \_\_\_\_\_  
 CHECKING ACCOUNT NUMBER \_\_\_\_\_  
 SOCIAL SECURITY NUMBER \_\_\_\_\_  
 PAYING OUT OF CLUB FUNDS (check one)  
 Mail Check ( ) Credit Checking Account ( )  
 DATE \_\_\_\_\_ SIGNATURE \_\_\_\_\_

## Easy-Does-It Christmas Club Application

# CHEMICALBANK

## Checklist of Christmas Expenses

Amount of ChemBank Christmas Club check: \$ \_\_\_\_\_

Items Purchased	For	Amount Spent
Christmas cards		
Christmas tree		
Ornaments		
Wrappings		
Gift		
Gift		
Gift		
Gift		
Gift		
Gift		
Miscellaneous		
Miscellaneous		
Miscellaneous		

Total Christmas Expenses: \$ \_\_\_\_\_

# CHEMClub

Christmas Clubs

Choose the new Easy-Does-It way to save or the Weekly Coupon way...and earn 4½ % interest!

